

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Vincent Allen Jahada
Debtor

Case No. 17-01699-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db
4913208 Vincent Allen Jahada, 9 Emerson Rd, Clark, NJ 07066-1621
+BMW Bank of North America, 2735 E Parleys Way, Salt Lake City, UT 84109-1666
4913212 CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
4913216 Daniel and Maria Calderone, 2337 Southridge Dr, East Stroudsburg, PA 18302-8472
4913219 GBS/First Electronic, PO Box 4499, Beaverton, OR 97076-4499
4913204 Goodman Schwartz & Shaw, 44 E Broad St Ste 15, Bethlehem, PA 18018-5920
4913203 Jahada Vincent Allen, 9 Emerson Rd, Clark, NJ 07066-1621
4913220 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
4913222 Linebarger Goggan Blair & Sampson, LLP, PO Box 90128, Harrisburg, PA 17109-0128
4913223 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4913205 EDI: AMEREXPR.COM Aug 11 2017 19:03:00 American Express Centurion Bank, PO Box 297871, Fort Lauderdale, FL 33329-7871
4913206 +EDI: RMCB.COM Aug 11 2017 19:03:00 American Medical Collection Agency, 4 Westchester Plz Bldg 4, Elmsford, NY 10523-1615
4913209 EDI: BMW.COM Aug 11 2017 19:03:00 BMW Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017-3584
4915886 +EDI: AISACG.COM Aug 11 2017 19:03:00 BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
4913207 EDI: TSYS2.COM Aug 11 2017 19:03:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
4913211 EDI: CAPITALONE.COM Aug 11 2017 19:03:00 Capital One Bank, USA, 15000 Capital One Dr, Richmond, VA 23238-1119
4913210 EDI: CAPITALONE.COM Aug 11 2017 19:03:00 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
4913213 EDI: CHASE.COM Aug 11 2017 19:03:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4913214 EDI: CITICORP.COM Aug 11 2017 19:03:00 Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
4913215 EDI: WFNNB.COM Aug 11 2017 19:03:00 Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
4913217 EDI: DISCOVER.COM Aug 11 2017 19:03:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
4913218 EDI: FSAE.COM Aug 11 2017 19:03:00 Firstsource Advantage, LLC, 205 Bryant Woods S, Amherst, NY 14228-3609
4913221 E-mail/Text: bk@lendingclub.com Aug 11 2017 19:04:12 Lending Club Corporation, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
4913224 +EDI: TFSR.COM Aug 11 2017 19:03:00 Toyota Motor Credit Corporation, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0314-5

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Aug 11, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

Allan B. Goodman on behalf of Debtor Vincent Allen Jahada abgoodmanesq@gmail.com,
ajshawesq@gmail.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee martin@martin-law.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Vincent Allen Jahada**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8553**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-01699-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Vincent Allen Jahada
aka Vincent A. Jahada**By the
court:**August 11, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.